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William E. Schramm, CFA, is a member of the credit team at MetLife Investment Management, focusing on municipal bonds. Before joining the firm, he was a foreign exchange trader in Ford Motor Company's derivatives execution group. Schramm also spent over four years as a fixed-income analyst in the portfolio management group at RBC Global Asset Management, performing credit research and trading money market, corporate, government, and municipal securities. He began his career as an investment accountant at Thrivent Financial, where he supported the private equity and fixed income groups. Schramm is a CFA® charterholder. He received a B.S. in finance and a B.A. in economics from St. Cloud State University and an M.B.A. from the University of North Carolina's Kenan-Flagler Business School. Schramm also serves on the Advisory Council for the School of Public Affairs at St. Cloud State University, and on the Foundation Board at Minnesota Valley Lutheran High School.